

W I S C O N S I N

Office of Privacy Protection

Safeguarding Information for Your Future



Protecting Your Identity while Shopping

While shopping, you should think about protecting your personal information from identity thieves. Here are some tips:

- **If you're not using cash it is best to use a credit card rather than a check or debit card.**
If your identity is stolen, your credit card loss is limited to a maximum of \$50. Many credit card issuers now have \$0 liability. There is no limit on losses from bank accounts, so if an identity thief obtains your bank account information, you could be wiped out.
- **Make sure your credit card is always in sight when making a purchase.**
If a clerk states that they have to go somewhere to validate your credit card, make sure you go along. Clerks in all types of stores have been found copying credit card information from customers and later using them for the clerk's own purposes.
- **Keep an eye on what's going on around you.**
Pay particular attention to people in line at checkout counters. Most are going to be shoppers just like you, but an identity thief could be among them. Since many cell phones now contain cameras, be careful that the person who appears to be talking on a cell phone isn't taking a picture of your check or credit card information.
- **Look carefully at postcard size inserts that come in catalogues.**
Some of them are now "pre-approved" credit card solicitations. If they are, be sure to shred them so an identity thief can not use them to open credit cards in your name.
- **Review your bank account and credit card statements when they come.**
You will be able to determine if there are any charges or withdrawals that you didn't make. If there are, contact the financial institution or credit card issuer right away. Close all accounts that appear to be compromised and open new ones with new account numbers.
- **Get a free copy of your credit report.**
If an identity thief has been at work, your credit report will probably tell you that. If you suspect identity theft, get a copy of your credit report right away. You are entitled to one free credit report from each of the three (3) major credit reporting agencies each year. To get yours, go to www.annualcreditreport.com or call 1-877-322-8228.

If you are shopping on-line, here are some additional tips you should consider to protect your identity:

- **Be sure your computer is protected.**

Install a quality firewall, virus protection, and spyware protection software on your computer. These tools will help combat hackers and identity thieves. Always run an update before shopping online.

- **Be sure the business is legitimate & reputable.**

You should be the one who initiates contact with the business using a web address that you obtained from a legitimate source (like a known representative of the business). ID thieves can create websites that imitate and look-like the business' real website; so avoid the tendency to trust a website based solely on its appearance. If you receive an email that directs you to a legitimate-looking website where private information is requested, don't respond. Rather, look up the business' phone number and call it and ask if it is requesting private information on its website.

REMEMBER: Identity theft is often committed by someone you know, including members of your family. While you might not think one of your friends or family would steal your identity, it certainly doesn't hurt to exercise caution with personal information like credit card numbers and passwords.

If you believe your identity has been stolen, contact the Wisconsin Office of Privacy Protection at 1-800-422-7128 or email us at WisconsinPrivacy@datcp.state.wi.us. Visit our website at privacy.wi.gov for more information.